

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Markel Steven Dunn  
 Debtor

Case No. 17-14098-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db +Markel Steven Dunn, 513 Ponds Edge Lane, Allentown, PA 18104-9204  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13933391 +Credit Collection Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13933393 +FINANCIAL RECOVERIES, 200 E. PARK DR. STE 100, Mount Laurel, NJ 08054-1297  
 13933394 +Hycite Servicing Nautilus, 333 Holtzman Road, Madison, WI 53713-2109  
 13933395 +Jan Macailwaith, PO Box 308, Old Zionsville, PA 18068-0308  
 13933397 +NATIONAL RECOVERY, 2491 PAXTON STREET, Harrisburg, PA 17111-1036  
 13947394 Northeastern University, 360 Huntington Avenue, 315 Richards Hall, Attn: Theodore R. Hill,  
 Boston, MA 02115  
 13933399 +Northeastern University, PO Box 981085, Boston, MA 02298-1085  
 13933400 +Perpay, 1217 Sansom Street, Philadelphia, PA 19107-4827  
 13975348 +Toyota Motor Credit Corporation, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Oct 07 2017 01:23:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 smg +E-mail/Text: robertsl2@dnb.com Oct 07 2017 01:39:40 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 07 2017 01:39:26  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 07 2017 01:39:48 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13933382 +EDI: AMEREXPR.COM Oct 07 2017 01:23:00 AMERICAN EXPRESS, PO BOX 981537,  
 El Paso, TX 79998-1537  
 13933383 +EDI: CITICORP.COM Oct 07 2017 01:28:00 AT&T Universal Card, PO Box 6235,  
 Sioux Falls, SD 57117-6235  
 13933384 +EDI: TSYS2.COM Oct 07 2017 01:23:00 BARCLAYS BANK OF DELAWARE, 700 PRIDES XING,  
 Newark, DE 19713-6102  
 13933385 +EDI: RESURGENT.COM Oct 07 2017 01:28:00 C/O Resurgent Capital Services, PO Box 10497,  
 Greenville, SC 29603-0497  
 13933386 +EDI: CAPITALONE.COM Oct 07 2017 01:28:00 CAPITAL ONE, PO BOX 30281,  
 Salt Lake City, UT 84130-0281  
 13933387 +EDI: CAPITALONE.COM Oct 07 2017 01:28:00 CAPITAL ONE BANK, PO BOX 30281,  
 Salt Lake City, UT 84130-0281  
 13933388 +E-mail/Text: bankruptcy@caavps.com Oct 07 2017 01:39:45 CAVALRY PORTFOLIO SERVICE,  
 500 SUMMIT LAKE DRIVE, Valhalla, NY 10595-2322  
 13933389 +EDI: CHASE.COM Oct 07 2017 01:23:00 CHASE BANK ONE, PO BOX 15298,  
 Wilmington, DE 19850-5298  
 13933390 +EDI: CCS.COM Oct 07 2017 01:23:00 Credit Collection Services, PO Box 9134,  
 Needham Heights, MA 02494-9134  
 13933392 +EDI: DISCOVER.COM Oct 07 2017 01:23:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
 Wilmington, DE 19850  
 13933396 +EDI: CBSKOHLS.COM Oct 07 2017 01:23:00 Kohl's Department Store, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 13933398 +EDI: NAVIENTFKASMSERV.COM Oct 07 2017 01:23:00 NAVIENT, PO BOX 9500,  
 Wilkes Barre, PA 18773-9500  
 13933403 +EDI: RMSC.COM Oct 07 2017 01:28:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
 13933401 +E-mail/Text: compliance@sentrycredit.com Oct 07 2017 01:40:16 Sentry Credit Inc.,  
 2809 Grand Avenue, Everett, WA 98201-3417  
 13933402 +EDI: RMSC.COM Oct 07 2017 01:28:00 Synch/Amazon, PLCC, PO Box 965015,  
 Orlando, FL 32896-5015  
 13934185 +EDI: RMSC.COM Oct 07 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 13933405 +EDI: TFSR.COM Oct 07 2017 01:23:00 TOYOTA MOTOR CREDIT CORP., 5005 N. RIVER BLVD. NE,  
 Cedar Rapids, IA 52411  
 13933404 +EDI: CITICORP.COM Oct 07 2017 01:28:00 The Home Depot/CBNA, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 13933408 +EDI: WFFC.COM Oct 07 2017 01:23:00 WFF Auto, PO Box 29704, Phoenix, AZ 85038-9704  
 13933406 +EDI: BLUESTEM.COM Oct 07 2017 01:28:00 Webbank/Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 13933407 +EDI: WFFC.COM Oct 07 2017 01:23:00 Wells Fargo Card Service, PO Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Markel Steven Dunn claputka@laputkalaw.com,  
jen@laputkalaw.com;mary@laputkalaw.com;dberger@laputkalaw.com  
DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com  
THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Markel Steven Dunn</b>	Social Security number or ITIN	<b>xxx-xx-5151</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14098-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Markel Steven Dunn  
aka Mar Kel Steven Dunn, aka Mar'kel Steven  
Dunn

10/5/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**